

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re US Patent Application of:	)	
	)	
Phillip Craig GRAVES	)	
	)	
Application No.: 10/655,828	)	Group Art Unit: 3695
	)	
Filing Date: September 5, 2003	)	Examiner: Narayanswamy SUBRAMANIAN
	)	
Attorney Docket No.: 62941.002015	)	Confirmation No. 7150
	)	
Title: SYSTEM AND METHOD FOR	)	
SECURELY AUTHORIZING AND	)	
DISTRIBUTING STORED-VALUE	)	
CARD DATA	)	

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE AND AMENDMENT TO MARCH 16, 2010 OFFICE ACTION**

Dear Sir:

In response to the Final Office Action mailed March 16, 2010 Applicants respectfully submit this Amendment and Response under 37 CFR §1.113.

**In the Claims** begins on page 2 of this paper.

**Remarks** begin on page 10 of this paper.